

technology transfer and exchange with the public and the automotive industry, in various aspects of highway and motor vehicle safety. As part of this goal to promote national and international cooperation, the agency will conduct a public meeting on the ongoing research program concerning mitigation of motor vehicle occupant ejections out of windows. At this public meeting, the agency will present test and analytical data that the agency has gathered to date. The agency's presentation will include:

- Background and Basis for the Research
- Research, including impactor development, prototype ejection-mitigating design development, and component test results.
- Computer modeling of glazing impacts
- Alternative glazing systems cost, weight, lead time
- Benefits analysis

The agency also solicits relevant presentations, research findings, and views from its partners at this meeting. NHTSA especially solicits participation in the form of presentations by technical experts, both in the form of critiques of the agency's research and of independent research. Within the available time, NHTSA will try to accommodate all persons wishing to make oral presentations.

Those wishing to make oral presentations at the meeting should contact the Public Meeting Coordinator, Margaret Gill, at the mailing address, telephone number, fax number, or electronic mail address listed above, by January 17, 1996. If the presentation will include slides, motion pictures, or other visual aids, please so indicate and NHTSA will make the proper equipment available. Presenters should bring at least one copy of their presentation to the meeting so that NHTSA can readily include the material in the public record. NHTSA will provide "auxiliary aids" (e.g., sign-language interpreter, telecommunications devices for deaf persons (TDDs), readers, taped texts, brailled materials or large print materials and/or a magnifying device) to speakers or other participants as necessary. Any person desiring assistance of auxiliary aids should contact Margaret Gill, (202) 366-2264, by close-of-business, January 17, 1996.

The agency estimates that NHTSA's presentations will take approximately three and one-half hours, consuming the morning session of the meeting. The afternoon session will be used for other presenters, and for questions that

weren't answered during the morning session. There will be a question period after each presentation. Those speaking at the public meeting should limit the length of their presentations to 20 minutes.

A tentative agenda will be available January 22, 1996. You can obtain the tentative agenda upon request from the agency, or over the Internet on NHTSA's Internet home page at <http://www.nhtsa.dot.gov/nps/glazmeet.html>. A final schedule of participants making oral presentations will be available at the designated meeting room on the day of the meeting.

The agency intends to conduct the after-presentation portions of the public meeting in an informal manner, in order to promote maximum participation by all who attend. Interested persons may ask questions or provide comments immediately after each party has completed its presentation. If time permits, persons who have not requested time to speak but would like to make a statement or presentation will be afforded an opportunity to do so. There will be further opportunities for questions and information exchange at the end of the meeting.

After the meeting, NHTSA will place a copy of any written statements in the docket for this notice. A verbatim transcript of the meeting will be prepared and also placed in the NHTSA docket as soon as possible after the meeting.

#### IV. Submission of Written Comments

Participation in the meeting is not a prerequisite for the submission of written comments. NHTSA invites written comments from all interested parties. It is requested but not required that 10 copies be submitted. Written comments must not exceed 15 pages in length. (See 49 CFR 553.21). Necessary attachments may be appended to these submissions without regard to the 15-page limit. This limitation is intended to encourage commenters to detail their primary arguments in a concise fashion.

If a commenter wishes to submit certain information under a claim of confidentiality, three copies of the complete submission, including purportedly confidential business information, should be submitted to the Chief Counsel, NHTSA, at the street address given above, and seven copies from which the purportedly confidential information has been deleted should be submitted to the Docket Section. A request for confidentiality should be accompanied by a cover letter setting forth the information specified in the agency's confidential business information regulation, 49 CFR 512.

All relevant comments received will be reviewed by the agency and will be available for examination in the docket at the above address. The NHTSA will continue to file relevant information as it becomes available in the docket after the closing date, and it is recommended that interested persons continue to examine the docket for new material.

Issued on December 8, 1995.

Barry Felrice,

*Associate Administrator for Safety Performance Standards.*

[FR Doc. 95-30425 Filed 12-13-95; 8:45 am]

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## DEPARTMENT OF THE TREASURY

### Office of the Comptroller of the Currency

#### Privacy Act of 1974; As Amended; System of Records

**AGENCY:** Office of the Comptroller of the Currency, Treasury.

**ACTION:** Amendment to an existing system of records.

**SUMMARY:** In accordance with the Privacy Act of 1974 (Privacy Act), the Department of the Treasury (Treasury), the Office of the Comptroller of the Currency (OCC) is publishing an amendment to an existing system of records. This amendment reflects an ongoing review of an existing system of records pursuant to Appendix I to OMB Circular No. A-130—Revised, which has resulted in changes in nearly all elements of the system of records. In addition, the changes reflect a new proposed interagency suspicious activity reporting process, combining the criminal referral and suspicious financial transactions reporting requirements of the Federal financial regulatory agencies and Treasury, and involving the use of a new computerized database maintained by Financial Crimes Enforcement Network (FinCEN) on behalf of the Federal financial regulatory agencies and Treasury.

**DATES:** Comments must be received by January 16, 1996. If no comments are received which precipitate changes to the system, the system will become effective on January 23, 1996.

**ADDRESSES:** Comments should be sent to: Communications Division, Docket No. 95-25, Office of the Comptroller of the Currency, 250 E Street, SW, Washington, DC 20219, or FAX number 202-874-5274. Electronic comments should be sent to [REG.COMMENTS.OCC.TREAS.GOV](mailto:REG.COMMENTS.OCC.TREAS.GOV).

Comments will be available for public inspection and photocopying at the same location.

**FOR FURTHER INFORMATION CONTACT:** Frank D. Vance, Jr., Disclosure Officer, Communications Division, (202) 874-4700; Robert S. Pasley, Assistant Director, Enforcement and Compliance Division, (202) 874-4800.

**SUPPLEMENTARY INFORMATION:** The OCC is amending its existing system of records entitled Enforcement and Compliance Information System, Treasury/Comptroller .013, last published in the Federal Register at 60 FR 56688 (November 9, 1995) for which it has promulgated exemption rules pursuant to exemptions (j)(2) and (k)(2) of the Privacy Act, 5 U.S.C. 552a(j)(2) and (k)(2). Components of the system have been designated as exempt under 5 U.S.C. 552a(j)(2). In addition, because the information in the system consists of investigatory material compiled for law enforcement purposes, the system is exempt under 5 U.S.C. 552a(k)(2).

Certain of the changes to the system reflect an agreement between FinCEN and the Federal Reserve Board (FRB), OCC, the Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the National Credit Union Administration (NCUA) (the Federal financial regulatory agencies) to store Suspicious Activity Reports (SAR), as well as information pertaining to administrative actions taken against individuals, in electronic form in a database maintained by FinCEN and located at the Internal Revenue Service (IRS) Computing Center in Detroit, Michigan. It is proposed that the IRS Computing Center, as a contractor to FinCEN and the Federal financial regulatory agencies, will operate and administer the computer system that supports the SAR database.

The Federal financial regulatory agencies are adopting the SAR as a replacement for the Criminal Referral Form, which has been used by depository institutions to report suspected criminal activity to the Federal financial regulatory agencies and the Federal law enforcement authorities (see FRB and OCC proposed rules at 60 FR 34481 and 60 FR 34476, respectively, July 3, 1995, and OTS proposed rule at 60 FR 36366, July 17, 1995), and by Treasury to implement suspicious financial transaction reporting rules (see Treasury proposed rule at 60 FR 46556, September 7, 1995).

Information from the Criminal Referral Form was included in the existing Enforcement and Compliance Information System, and similar

information collected through the SAR will continue to be included in the revised Enforcement and Compliance Information System. In addition to reports of suspected criminal activity, the SAR also allows a bank to report suspicious financial transactions under Federal money laundering statutes, pursuant to Treasury regulations (31 CFR part 103). This information, which may include financial transactions by individuals, is included in the existing system. Only the information collected by the SAR, and its status updates, are located in the database maintained by FinCEN; all other information in the Enforcement and Compliance Information System is located at the OCC.

Pursuant to the inter-agency agreement between FinCEN and the Federal financial regulatory agencies, FinCEN will manage a computerized database containing the SAR, administrative actions against individuals and status updates, which is information currently collected and/or maintained separately by the Federal financial regulatory agencies. With regard to this database, only those records generated under the jurisdiction of the OCC are considered to be OCC records for purposes of the Privacy Act. Access to and use of these OCC records by other agencies continue to be governed by the routine uses in the OCC's Enforcement and Compliance Information System.

Accordingly, the "Routine Uses" element is amended to reflect one new routine use, regarding the sharing among Federal financial regulatory agencies and law enforcement agencies of the information collected by the SAR, the administrative actions and the status updates. In addition, the following "Routine Uses" are being deleted from the existing system: numbers (2), (4), (8), and (10). One of the "Routine Uses," number (7), has been modified to more narrowly define when and under what circumstances the OCC will, in its sole discretion, disclose copies of the SAR. Another "Routine Use," number (9), has been modified slightly. The routine uses have also been renumbered. Additionally, the "Safeguards" element is amended to add that on-line access to the computerized database maintained by FinCEN is limited to authorized individuals specified by each Federal financial regulatory agency and Treasury, and issued a non-transferable identifier or password.

Other amendments reflect organizational changes and are not significant. The exemptions for this system of records continue to be (j)(2) and (k)(2), 5 U.S.C. 552a(j)(2) and (k)(2),

because the information consists of investigatory material compiled for law enforcement purposes.

The altered system of records report, as required by 5 U.S.C. 552a(r) of the Privacy Act, has been submitted to the Committee on Government Reform and Oversight of the House of Representatives, the Committee on Governmental Affairs of the Senate, and the Office of Management and Budget, pursuant to Appendix 1 to OMB Circular A-130, Federal Agency Responsibilities for Maintaining Records About Individuals, dated July 15, 1994.

The proposed altered system of records, Treasury/Comptroller .013, Enforcement and Compliance Information System is published in its entirety below.

Dated: December 5, 1995.

Alex Rodriguez,

*Deputy Assistant Secretary (Administration).*

#### **Treasury/Comptroller .013**

##### **SYSTEM NAME:**

Enforcement and Compliance Information System.

##### **SYSTEM LOCATION:**

Comptroller of the Currency, 250 E Street, SW, Washington, DC 20219. Computerized records of Suspicious Activity Reports (SAR), administrative actions with status updates, are managed by FinCEN, Department of the Treasury, pursuant to a contractual agreement, and are stored at the IRS Computing Center in Detroit, Michigan. Authorized personnel at the Federal financial regulatory agencies have on-line access to the computerized database managed by FinCEN through individual work stations that are linked to the database central computer.

##### **CATEGORIES OF INDIVIDUALS COVERED BY THE SYSTEM:**

Directors, officers, employees, shareholders, agents, and persons participating in the conduct of the affairs of entities regulated by the OCC who have been involved in suspected criminal activity or suspicious financial transactions and referred to law enforcement officials; and/or who have been involved in irregularities, violations of law, unsafe or unsound practices and/or breaches of fiduciary duty and have been the subject of an administrative action taken by the OCC.

##### **CATEGORIES OF RECORDS IN THE SYSTEM:**

SAR filed by national banks and/or by national bank examiners or attorneys for the OCC. The SAR contains information identifying the financial institution

involved, the suspected person, the type of suspicious activity involved, the amount of loss known, and any witnesses. Also, administrative actions taken by the OCC against directors, officers, employees, shareholders, agents, and persons participating in the conduct of the affairs of entities regulated by the OCC.

**AUTHORITY FOR MAINTENANCE OF THE SYSTEM:**

12 U.S.C. 481, 1817(j), 1818 and 1820; 15 U.S.C. 78c(a)(34), 781(i), 78u, 78o-4.

**PURPOSE(S):**

The overall system serves as a central OCC repository for investigatory or enforcement information related to the responsibility of the OCC to examine and supervise entities regulated by the OCC.

The system maintained by FinCEN serves as the database for the cooperative storage, retrieval, analysis, and use of information relating to Suspicious Activity Reports made to or by the Federal financial regulatory agencies and FinCEN to various law enforcement agencies for possible criminal, civil, or administrative proceedings based on known or suspected violations affecting or involving persons, financial institutions, or other entities under the supervision or jurisdiction of such Federal financial regulatory agencies.

**ROUTINE USES OF RECORDS MAINTAINED IN THE SYSTEM, INCLUDING CATEGORIES OF USERS AND THE PURPOSES OF SUCH USES:**

Information in these records may be used to: (1) Provide the Department of Justice with periodic reports that indicate the number, amount, individual identity, and other details concerning outstanding potential criminal violations of the law that have been referred to the Department; (2) Provide the Federal financial regulatory agencies and FinCEN with information relevant to their operations; (3) Disclose information to third parties during the course of an investigation to the extent necessary to obtain information pertinent to the investigation; (4) Provide information or records to any appropriate domestic or foreign governmental agency or self-regulatory organization charged with the responsibility of administering law or investigating or prosecuting violations of law or charged with enforcing or implementing a statute, rule, regulation, order, policy, or license; (5) Disclose, when considered appropriate, information to a bar association, or other trade or professional organization performing similar functions, for possible disciplinary action; (6) Disclose

information, when appropriate, to international and foreign governmental authorities in accordance with law and formal or informal international agreements; (7) Disclose the existence, but not necessarily the content, of information or records in cases where the OCC is a party or has direct interest and where the OCC, in its sole discretion, has concluded that such disclosure is necessary; (8) Disclose information to any person with whom the OCC contracts to reproduce, by typing, photocopying or other means, any record within this system for use by the OCC and its staff in connection with their official duties or to any person who is utilized by the OCC to perform clerical or stenographic functions relating to the official business of the OCC.

**POLICIES AND PRACTICES FOR STORING, RETRIEVING, ACCESSING, RETAINING, AND DISPOSING OF RECORDS IN THE SYSTEM:**

**STORAGE:**

Records are maintained on magnetic media and in paper and card files.

**RETRIEVABILITY:**

Computer output, file folders, and card files are retrievable by indexes of data fields, including name of financial institution and individuals' names.

**SAFEGUARDS:**

Paper and card files are stored in lockable metal file cabinets. Computer disks maintained at the OCC are accessed only by authorized personnel. The database maintained by FinCEN complies with applicable security requirements of the Department of the Treasury. On-line access to the information in the database is limited to authorized individuals who have been specified by each Federal financial regulatory agency and FinCEN, and each such individual has been issued a non-transferable identifier or password.

**RETENTION AND DISPOSAL:**

Records are periodically updated to reflect changes and maintained as long as needed.

**SYSTEM MANAGER(S) AND ADDRESS:**

Director, Enforcement and Compliance Division, and Director, Securities and Corporate Practices Division, Law Department, Office of the Comptroller of the Currency, 250 E Street, SW, Washington, DC 20219.

**NOTIFICATION PROCEDURE:**

Certain records in this system are exempt from notification and record—access requirements and requirements that an individual be permitted to contest its contents under 5 U.S.C.

552a(j)(2) and (k)(2) as relating to investigatory material compiled for law enforcement purposes. Requests relating to records not subject to the exemption should be sent to: Director, Public Affairs, 250 E Street, SW, Washington, DC 20219.

**RECORD ACCESS PROCEDURE:**

See "Notification procedure" above.

**CONTESTING RECORD PROCEDURE:**

See "Notification procedure" above.

**RECORD SOURCE CATEGORIES:**

Suspicious activity reports and related historical information and updating forms compiled by the OCC and the other Federal financial regulatory agencies for law enforcement purposes. The OCC will also include information from its Enforcement and Compliance Information System.

**EXEMPTIONS CLAIMED FOR THE SYSTEM:**

Components of this system have been designated as exempt from 5 U.S.C. 552(a)(3), (c)(4), (d), (e)(1), (e)(2), (e)(3), (e)(4)(G), (e)(4)(H), (e)(5), (e)(8), (f) and (g) of the Privacy Act pursuant to 5 U.S.C. 552a(j)(2) and (k)(2).

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**Office of Thrift Supervision**

**Privacy Act of 1974; As Amended; System of Records**

**AGENCY:** Office of Thrift Supervision, Treasury.

**ACTION:** Amendment to an existing system of records.

**SUMMARY:** In accordance with the Privacy Act of 1974 (Privacy Act), Office of Thrift Supervision (OTS) is publishing an amendment to an existing system of records. This amendment reflects an ongoing review of an existing system of records pursuant to Appendix I to OMB Circular No. A-130—Revised, which has resulted in changes in nearly all elements of the system of records. In addition, the changes reflect a new proposed interagency suspicious activity reporting process, combining the criminal referral and suspicious financial transactions reporting requirements of the Federal financial regulatory agencies and Treasury, and involving the use of a new computerized database maintained by Financial Crimes Enforcement Network (FinCEN) on behalf of the Federal financial regulatory agencies and Treasury.